

Our Great

Red Tag Sale

is Drawing to a Close.

Everywhere about this store you will find many entirely new offerings to tempt careful buyers.

There is not an article in this store not marked down with red tag. Every item must be sold for cash in this money-raising sale.

All Cloaks, Suits and Furs and Men and Boys' Clothing and Blankets at less than cost.

\$2.50 Women's Crochet Knit Skirts, hand made, with yoke, \$1.19.
\$1.00 Knit Skirts, 59c.
\$1.50 Women's Flannelette Gowns, 79c.
\$2.50 Worsteds Waists, 59c.
\$1.50 Large Wool Shawls, \$1.19.
\$3.00 Wool Blankets, \$1.69.
\$5.00 Crib Blankets, \$2.50.
\$17.00 Ladies' and Misses' Tailored Suits, \$6.50.
\$25.00 Ladies' Tailored Suits at \$12.50.
\$45.00 Ladies' Tailored Suits at \$20.00.
\$8.00 Ladies' Shirt Waist Suits of brown and blue mohair at \$1.89.
\$11.00 Sable Furs at \$5.50.
\$32.00 Mink Furs at \$16.00.
\$2.50 Child's Long Wool Coats, dark colors, \$1.29.
\$5.00 Child's Long Mixed Coats, \$2.50.
\$15.00 Ladies' Long Covert Cloth Coats, fitted back, \$7.50.
Utopia Shetland Floss, 7c.
Utopia Saxon Wool, 10c.

\$2.25 Long Flannelette Kimonos, \$1.29

\$3.50 Long Kimonos, Mendel's Make \$1.89

Julius Sycle's Sons

Everything Must Be Sold for Cash.

Virginia Weddings

Price—White.
BLACKSBURG, VA., February 1.—Miss Stella Price, daughter of Mrs. Mary C. Price and Mr. Thomas White, deputy postmaster in the Blacksburg office were married in the Luther Memorial Church here Thursday afternoon. The ushers were Messrs. Henry Hubert, Roy Dowdy, James Brown and Clarence Price. The bride, wearing a handsome suit of brown cloth, with hat and furs to match, entered with her maid of honor, Miss Grace Coley, of Roanoke, the latter wearing white silk and carrying a large bouquet of roses. Florence Killian, as the ring-bearer, immediately preceded the bride, who was met at the church by Mr. Moorehead, of the institute. The church had been beautifully decorated with flowers and palms being banded on the altar and about the chancel, and many candles shed a soft radiance over the scene. Rev. J. M. Killian, pastor of the church officiated, and Miss Florence Hubert played the usual marches for the entrance and exit of the bride party, and during the ceremony the ever sweet "Hearts and Flowers."
Mr. and Mrs. White left for a wedding trip which will include a visit to the former's parents in Danville.

Two Heathsville Weddings.
HEATHSVILLE, VA., February 1.—A quiet and pretty wedding took place morning, when Miss Rita Lewis, of Rainswood, and Mr. George E. Evers, of Nokomis, were married by the pastor, Rev. Mr. Driscoll. After a short bridal trip they will reside near Walnut Point, where the groom is engaged in business.
A beautiful marriage ceremony was performed Thursday afternoon, at St. Stephen's Episcopal Church, by the rector, Rev. Mr. Harrison. The contracting parties were Miss Lullie Cowart, the beautiful and attractive daughter of the late William Cowart, of Walnut Point, and Mr. T. H. Garrison, of the Garrison House, Heidsville.

Spotsylvania Weddings.
SPOTSYLVANIA, VA., February 1.—Mr. George T. Davis, of Partlow, Va., and Miss Iva T. McLeod, of Lewiston, Va., were married Thursday at high noon. The bride was attired in a traveling suit of brown tulle with hat and gloves to match. After a most sumptuous wedding lunch the bride and groom left on a wedding tour. The groom is the son of the late James L. Davis, of Partlow, and the bride is the accomplished daughter of Mr. James McLeod, of Lewiston, Va.

Lynchburg Social News.
LYNCHBURG, VA., February 1.—The ladies of the Old Dominion Chapter,

United Daughters of the Confederacy, in order to enlarge the fund for charity work, will give a unique entertainment on Tuesday night at the Hill City Assembly Hall, the occasion being known as "A Cafe Chantant." Some fifty society girls and matrons will assist in the entertainment and pretty waitresses will serve refreshments during the evening. The affair promises to be a brilliant success.
Miss Laurie McLaurin, daughter of Senator McLaurin, of Mississippi, has been the guest of Mr. and Mrs. T. M. Terry at their residence on College Hill, during the week.
Miss Katherine Diggs visited relatives in Velech, W. Va., during the early part of the week.
Miss Janie Owen has gone to visit her brother, Mr. Charles Owen, at Kaney, Kan.
Dr. Hawley W. Martin, who has been practicing his profession in Chatham for several years, has returned to the city for the future.
Miss Sarah Kirk, of Wheeling, W.

Va., visited her schoolmate, Miss Louise Brown, at her home on Cabell Street, during the week.
Miss Mary Downs is visiting her sister, Miss Emma Downs, in Charlottesville.
Miss Kate Doyle left Thursday for a visit with friends in Brooklyn, N. Y. Mrs. Holmes Cummings has gone on a visit in Pittsburgh, Pa.
Mr. Charles A. Slaughter, of Welch, W. Va., is the guest of his sister, Mrs. J. Singleton Diggs.
Miss Janie Wilkins is the guest of friends in Washington.
Mrs. W. G. Gillespie, of Charlottesville, spent a portion of the week in the city as the guest of her sister, Mrs. T. Jacobs, at the parsonage of the Franklin Street Baptist Church.
Mr. and Mrs. A. P. Sale, who were returning from their bridal trip, spent several days during the week in the city as the guests of Mr. Sale's mother, Mrs. Cattie Sale, on Madison Street, leaving Wednesday afternoon for their new home in Crewe, Va.

Jefferson Hotel Auditorium

Tuesday, February 4th, at 8:30 P. M.

Harold Bauer

Pianist

Mr. Bauer is undoubtedly the most noted pianist before the American Public, and his appearance in Richmond will be of great interest to the music and social world.

Tickets for This Concert on Sale at

The Cable Company,

J. G. CORLEY, MANAGER.

Mason and Hamlin Piano Used at This Concert

SOUTH-ATLANTIC SHOWS BIG GAINS

Three Hundred Per Cent. Increase in Past Year's Business Over 1906.

NEW YEAR STARTS OFF WELL

High Interest, Low Mortality, Low Lapse, Mark Local Life Company's Record.

The South-Atlantic Life Insurance Company, of Richmond, Va., makes a report for the year 1907 of unusual interest. This report appears in this issue in the form presented by law. Organized eleven years ago, the South-Atlantic has been content to build slowly and surely. Progress year by year has been steady and satisfying, rather than of meteoric brand. Following the substantial gains of 1906, however, the company has advanced its intention to extend its sphere of operation, and the result of the year's work, now presented to the public, is marked by a gain of over 200 per cent. in business done. No sacrifice has been made in any essential feature of management to accomplish this increase in business. Invested and admitted assets, by department standards, have increased \$70,000. Revenue has been increased \$46,000; surplus has been reinforced, and every essential item shows substantial gains.

The story of the year's work in figures is, briefly, as follows:
Assets are over \$519,000; liabilities, \$297,000; surplus, over \$221,000; income from premiums, \$148,000; in interest, \$26,000; insurance issued, \$3,669,366; insurance in force, \$5,809,947; insurance gained, \$2,140,581; interest, \$119,350, a decrease of over \$46,000; death claims, \$21,492, a decrease of \$8,000; surrender values, \$1,968.48, a decrease of \$33.86; interest earned, \$29,335.35, being at the rate of 6.3 per cent. on all mean invested assets, etc., all through the statement.

Cordially Received.
The year's work is, however, of great interest to every citizen of Richmond, as evidencing the great favor in which the local company is held, not only at home, but throughout the South. Following a highly commendatory report to the Insurance Department of Virginia, after an official examination, the company applied for admission to do business in several Southern States. No delay was experienced in gaining license, and with surprising rapidity new agency connections were formed of the very highest type. In several Southern States the company secured the services of many of the most prominent life insurance men, and a stream of business and life insurance premiums was soon flowing to Richmond. Men who had joined no other Southern company endorsed the South-Atlantic by entering the service of the company. Such appreciation became contagious, until the name of the company has become a household word in many sections of the far South. Meanwhile development of the agency force went forward rapidly in old territory, and in Virginia and the Carolinas the record of 1907 is equally gratifying.

The Richmond corporation is now firmly established in the confidence of the South, and the outlook for 1908 is, beyond all question, the brightest in its history. January, 1908, shows a 300 per cent. gain over January, 1907, in business produced.
Favorable Items.
Life insurance statements are eagerly criticized by life insurance men, and in the statement of the South-Atlantic many unusually favorable items may be found. Chief among these is perhaps the lapse record of the company. Only 5 per cent. of business lapsed in 1906; and in 1907 this low record was reduced one-half, to 2 1/2 per cent., perhaps an unequal record for company of its age. Interest earnings on mean invested assets show 6.3 per cent. realized, probably better than any other American company. The death loss for the year was only 53 per cent. of the amount expected, the company deriving large savings from this unequal record.

Probably this lapse record, this rate of interest earned, and this mortality record is unequalled by any company of any age in any one year. Moreover, not one dollar of insurance liability remains unpaid on December 31, 1907, and not one dollar of investment returns is due and uncollected.

Local Backlog.
The company is managed by men well known in Richmond, and throughout the South. The board of directors includes names prominent in the business life of the city. These men have set their faces against extension of the company's business, and have seen to it that the company has been conducted on lines above all criticism. This fact is largely responsible for the sound and steady growth of the company, and for the unusual favor shown the Richmond enterprise by life insurance men throughout the South. The city has reason to rejoice in the success of the company, which adds new laurels to the Insurance record of Richmond.

Skinquarter Social News.

SKINQUARTER, VA., February 1.—Mr. and Mrs. Berkley, of Richmond, and Mrs. Samuel Ridd spent Sunday evening at the home of Mr. and Mrs. Genevieve Ridd spent Monday night with Mrs. L. A. Sims.
Mr. Gregory Hockaday, of Richmond, spent Sunday in the home of Dr. Sims.
Mr. and Mrs. H. A. Holmes, of Keppel, Md., are visiting relatives near Winterport.
Miss Maggie Piqua spent Monday night with Mrs. I. E. Ridd.
Mrs. Abrahams has been suffering from an attack of la grippe, but is now much improved.
Mrs. S. S. Goode is unwell; in fact, much sickness prevails throughout the community.
Mr. Ashley Condey visited the home of Mr. C. L. Dyer last Sunday.
Miss Helen Jayne, of Smithfield College, is visiting in her father's home.
Miss Gertrude Mould, of Michigan, is visiting Mrs. Olmstead, of this place.

Boykings Social News.

[Special to The Times-Dispatch.]
BOYKING, VA., February 1.—Dr. and Mrs. B. R. Bryant celebrated on last Wednesday evening their twelfth anniversary of their marriage.
Miss Ida Stephenson entertained the Book Club on Tuesday evening. They spent the time very pleasantly in studying Shakespeare.
Mr. F. H. Beaton, of Washington, N. C., is on a visit to his parents, Mr. and Mrs. E. C. Beaton.
Mr. H. F. Knight was in Norfolk, Va., several days ago.
Misses Nellie and Clara McKinstry are spending quite a while in Petersburg, Va.
Mrs. W. P. Gray and little son, are in Greenville county, Va.
Mr. Bob White, of High Point, N. C., visited Mr. W. W. White during the week.
Mr. Robert Bryant is at home, after spending some time in Sunbeam, Va.

South-Atlantic Life Insurance Co.

EIGHTH ANNUAL STATEMENT

December 31st, 1907.

(Valuations by the Insurance Department of Virginia)

INCOME.

Premium Receipts (less \$8,715.11 for Re-insurance) \$148,627.60
Interest and Other Income from Investments 26,835.06

Total Income \$175,466.66

DISBURSEMENTS.

Death Claims, Dividends, etc., Paid Policyholders \$24,376.35
Agency Expenses, Bonuses, Travelling Expense and Commissions, including Renewal Commissions 40,905.14
Medical Fees and Inspection of Risks 6,696.98
Salaries, Rents, Advertising, Furniture, Fixtures, Printing and Stationery 23,486.12
Legal Expense, Postage, Express, Telephone, Telegraph, Miscellaneous Expense, and Profit and Loss, including Unsecured Agents' Balances charged off 12,122.25
Insurance Taxes, Licenses and Department Fees, including Cost of Special Examination by Insurance Department of Virginia 5,273.83

Total Disbursements \$112,861.00

Income Saved Over Disbursements \$62,605.66

NET ASSETS.

Mortgage Loans on Real Estate worth at least twice the amount loaned thereon \$141,200.00
Bonds and Stocks 259,040.00
Loans Secured by Bonds and Stocks as Collateral 48,300.00
Loans on Company's Own Policies (secured by reserve charged in liabilities) 28,170.56
Premium Lien Notes (secured by reserve charged in liabilities) 5,418.72
Cash in Bank and Office 10,961.15
Deferred Premiums and Premiums in Course of Collection, secured by reserve charged in liabilities 11,224.38
Accrued Interest (but not yet due) 5,952.67
Interest Due and Unpaid NONE

Total Net Assets \$519,455.48

LIABILITIES.

Legal Reserve on Outstanding Insurance according to Actuaries' Table of Mortality, with Interest at 4 per cent., and American Experience Table, with Interest at 3 1/2 per cent. 298,901.95
Reserve on Account of Annual Dividends left with Company for accumulation 1,030.90
Reserve for all Other Purposes, including Interest and Premiums Paid in Advance, Commissions, Taxes, and all Other Accrued Liabilities not yet due 2,911.14
Death Claims Due and Unpaid NONE

Total Liabilities \$297,843.99

Net Surplus, for Protection of Policyholders, over Legal Reserve, including \$200,000.00 Capital, \$221,611.49

INCREASES OF 1907.

	1906	1907	INCREASE	Percentage
Net Assets	\$449,770.35	\$519,455.48	\$ 69,685.13	16.%
Capital for Protection of Policyholders	200,000.00	200,000.00	None.	None.
Net Surplus for Protection of Policyholders, over Legal Reserve	216,185.46	221,611.49	5,426.03	3.%
Total Income	129,423.83	175,466.66	46,042.83	36.%
Mortgage Loans	91,770.00	141,290.00	49,520.00	54.%
Interest Receipts	19,039.67	26,839.06	7,799.39	41.%
Insurance in Force	\$3,669,366	\$5,809,947	\$2,140,581	58.%
Insurance Issued	\$1,037,664	\$3,233,569	\$2,195,905	212.%
Insurance Gained	\$ 664,629	\$2,140,581	\$1,475,952	222.%

DECREASES OF 1907.

	1906	1907	Decrease in Dollars
Death Claims	\$ 21,500.00	\$ 21,492.00	\$ 8.00
Surrender Values	2,302.34	1,968.48	333.86
Insurance Lapsed	169,035.00	119,390.00	46,645.00
Per Cent. Insurance Lapsed	5.0%	2 1/2%	Proportionate Decrease 50%

Mean Invested Assets during year, including Cash in Bank, at Interest \$463,863.25
Interest Received during 1907 \$26,835.06
Net Interest Accrued during 1907 5,952.67
TOTAL \$32,787.73
Less Net Interest Accrued during 1906, but Paid during 1907 3,376.38
Interest Actually Earned During 1907 \$ 29,335.35

Rate of Interest Earned during 1907: **6.3%**

Death Claims Due and Unpaid **NONE** Interest or Other Investment Returns Due and Unpaid.

Investment Returns Since Organization \$124,599.06
Death Claims, Surrender Values and Dividends Since Organization 120,782.35
Excess of Investment Returns Over Amount Paid Policyholders, \$ 3,816.71

AMOUNT PAID BENEFICIARIES SINCE ORGANIZATION OR NOW HELD TO THEIR CREDIT, **640,237.83**

COMMONWEALTH OF VIRGINIA. BUREAU OF INSURANCE.

I, JOSEPH BUTTON, Commissioner of Insurance of the Commonwealth, do hereby certify that the SOUTH-ATLANTIC LIFE INSURANCE COMPANY, of Richmond, Virginia, is duly authorized to transact the business of life insurance in this State.
I FURTHER CERTIFY, That I have caused to be made a valuation of the policy obligations of said company, outstanding and paid for on the 31st day of December, 1907, according to the Combined Experience Table of Mortality, with interest at four per centum per annum, and the American Experience Table of Mortality, with interest at three and one-half per centum per annum, and I find the net value thereof, on the said day, to be Two Hundred and Ninety-four Thousand Nine Hundred and Thirty-two Dollars and Eighty-five Cents, as follows:

Not value of Policies	\$810,715.53
TOTAL	\$810,715.53
Deduct net value of Policies re-insured	16,932.68
Net Reserve	\$294,932.85

Given under my hand and the seal of the Bureau of Insurance, this 28th day of January, 1908.

J. H. Bermanian, Deputy Commissioner of Insurance.

OFFICERS.

EDMUND STRUDWICK, President.
B. B. MUNFORD, Vice-President. B. W. LACY, Jr., Secretary and Actuary.
S. W. TRAVERS, Vice-President. F. E. NOLTING, Treasurer.
L. M. WILLIAMS, Vice-President. J. A. HODGES, Medical Director.

AGENCY DEPARTMENT.

S. P. WILEY, Vice-President in Charge. A. O. SWINK, Superintendent of Agencies.
D. P. FACKLER, Consulting Actuary.



Seal.